

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Nam D. PHAM	Docket No: 367213-00101 (346359)
Serial No.: 10/027,903	Confirmation No.: 3219
Filed: December 20, 2001	Group Art Unit: 3693
For: FINANCIAL EXCHANGE SYSTEM AND METHOD	Examiner: Greimel, Jocelyn

---

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REQUEST FOR RECONSIDERATION AND AMENDMENT  
UNDER 37 CFR 111**

Applicant has considered the non-final Office Action mailed September 8, 2006 in the above-captioned application. Reconsideration of the claims in light of the remarks that follow is requested. A Petition for Extension of Time is being submitted herewith to extend the time period for response up to and including February 8, 2007.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 10 of this paper.